

OLDER WOMEN



America is growing older, and most older Americans are women. Because women are living longer than men, the health, economic, and social challenges which face older Americans are most often the challenges faced by women. The following facts about older women require attention as we prepare to comprehensively address the diverse needs of an aging society.

Demographic Trends and Projections

While stereotypes often portray older adults as a homogeneous group, older Americans are probably more diverse than any other “age” group. Not only do the terms “elderly,” “senior,” and “older” include persons whose ages span more than four decades, they encompass groups of persons who vary widely in terms of income, educational attainment, health, functional abilities, living arrangements, and access to support services.

Today, almost 35 million Americans, or one in eight, are age 65 or older, and three out of five are women. Over the next 40 years, the population aged 65 and over will more than double, while the number of persons age 85 and over will more than triple. In 2040, for every 100 men 65 years of age and older, there will be 127 women.

Today, the average life expectancy at birth is 79.4 years for women and 73.9 years for men. Life expectancy is expected to increase into the next century, and it is likely to increase at a slightly higher rate among women.

Not only do women have a longer average life expectancy than men, they tend to marry men older than themselves. Seven out of 10 “baby boom” women—those born between 1946 and 1964—are expected to outlive their husbands. Thus, many can expect to be widows for 15 to 20 years.

One of every six older women is a member of a minority group—African American, Hispanic, Native American, or Asian American/Pacific Islander. By the year 2030, one in four older Americans, irrespective of gender, will be a member of a minority group.



ADMINISTRATION ON AGING

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Why Older Women's Issues Are Important

Women live an average of six years longer than men. Women in the U.S. currently have a life expectancy approaching 80 years. However, the gift of longevity is frequently accompanied by a number of challenges. Some degree of chronic disease and disability is commonplace in old age. Older women spend more years and a larger percentage of their lifetime disabled. They are nearly twice as likely to reside in a nursing home.

The chances that a woman will live at or below the poverty line increase with age. In fact, based on the latest available data from 1998, older women are almost twice as likely to live in poverty as are their male counterparts. Even more troubling are the statistics that capture the vulnerability of minority older women. Among white women 65 and older, 11.1% lived at or below the poverty line. The comparable figures for minority women are 30.2% for African American women and 25.3% for Hispanic American women.

Older people living alone comprise a large and growing segment of the elderly population. Nearly 80% of all older persons living alone are women. Widowhood and the geographic mobility of children both contribute to the growing phenomenon of older women living alone.

Economic Security

More than 70% of all elderly persons with incomes below the poverty level are women. But what is perhaps even more significant is that more than half of elderly widows now living in poverty were not poor before the death of their husbands. Poverty increases with age, especially among older women of color and older women who live alone. The outlook for many older minority women is even bleaker. Among older women living alone, one out of every two African Americans and two out of five Hispanic Americans live in poverty.

While women are at greater risk of impoverishment throughout their older years, the risks they face heighten with age. Most older women today will live out their lives as widows. Their primary source of income will be Social Security. Three out of four persons over age 65 on Supplemental Security Income are women.

Social Security benefits for older women are often lower than for their male counterparts, due typically to lower wages and extended workforce absences necessitated by family caregiving and other responsibilities. Additionally, the sporadic employment history of many women makes it difficult for them to establish pension eligibility. In fact, older women are only about half as likely as older men to be receiving pension income.

Health Care

Access to affordable health insurance is frequently tied to employment and marital status. This puts many older women at a distinct disadvantage. Older women are more likely to be unemployed. They are more likely to work part time and in industries that do not offer health

insurance benefits. Dependence upon a spouse's plan makes them increasingly vulnerable in the event of separation, divorce, or their spouse's retirement, unemployment, or death.

Even with Medicare and Medicaid, older women spend a disproportionately high percentage of their disposable incomes on out-of-pocket health care expenses. For older women with lower incomes, the percentage of out-of-pocket expenses can be as high as 25%. This can push many older women further into poverty.

At the same time, older women are at much higher risk of chronic diseases and disabling conditions as they age. Ultimately, they are more likely to require costly long term care. Armed with information about the benefits of healthy lifestyle changes such as regular exercise, smoking cessation, and better nutrition, women have a better chance of preventing chronic and disabling conditions, including osteoporosis, hypertension, and heart disease.

While we know that prevention, screening, and early detection are critical to women's health, high out-of-pocket costs and a lack of information about their potential benefits prevent two-thirds of all older women from taking advantage of many preventive health services.

Women as Caregivers

The great majority of caregivers are women. Of the estimated seven million Americans who are informal caregivers, almost three-fourths are women—many of them sandwiched between caring for an older relative and raising children or grandchildren. In fact, for almost 1.3 million children, a grandparent—most often a grandmother—is their primary caregiver. These caregivers provide children the opportunity to grow up in stable homes and communities among families and friends.

Caregiving exacts an exceptionally difficult toll on older women. Older women are in the workforce more than ever before, making it difficult for them to be caregivers. However, the geographic mobility of adult children and decreased family size has meant that older women are compelled to assume even greater caregiving responsibilities.

Housing and Living Arrangements

Housing issues are especially critical in the lives of older women. While seven out of 10 older non-institutionalized persons live in a family setting, 80% of the more than nine million older persons living alone are women. Many of these older women are at increased risk of becoming isolated and in need of community-based supportive services.

The isolation experienced by many older women is exacerbated by their relative propensity to develop chronic ailments or to become disabled or frail. Older women are also far more likely to be fearful of crime and to respond by restricting their activities outside their homes—removing themselves even further from available resources and assistance.

Women of the Future

While present and near-future cohorts of women may well continue to suffer from higher rates of disability than men, be more likely to live alone, and lack sufficient income supports, especially as they enter the ranks of the “old old,” certain trends, as mentioned earlier, should lessen or alleviate these problems in the future.

With increasing numbers of women pursuing lifelong careers and gaining higher levels of educational attainment, they will be more likely to have access to their own insurance and retirement income.

Changes in physical activity status, more positive self-images, and greater economic and social independence should enable many women to take charge of their health and improve their activity status. If women choose to actively engage in life course planning, this may well lead to more years of healthful independence.

Working in close partnership with its sister agencies in the Department of Health and Human Services, the Administration on Aging provides leadership, technical assistance, and support to the national aging network of 57 State Units on Aging, 655 Area Agencies on Aging, 225 Tribal and native organizations representing 300 American Indian and Alaska Native Tribal organizations and 2 organizations serving Native Hawaiians, plus thousands of service providers, adult care centers, caregivers, and volunteers.

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